
Instructions for placing orders in the GS TFI24 Transaction Service

for Participants of Employee Pension Programme (PPE)

Login to the GS TFI24 website

Go to www.gstfi24.pl and log in to the website using your login details.

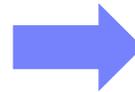
- **Participant number** - your individual, eight-digit Customer number, which you will find in your e-mail box or in the welcome letter,
- **First login password** - the password you received via SMS or in a letter sent to your correspondence address.

Method of providing the Participant Number and password for the first login

You will receive a login to the e-mail address provided by you in the TSOK/ISOK Declaration, and a password for the first login to your mobile phone number. After receiving this data, activate your access using the website www.gstfi24.pl.

After logging in

Change the first login password to your individual one. However, keep your first login password. You will need it when contacting the hotline.



The screenshot displays the Goldman Sachs Asset Management website. On the left, the 'Logging in' form is highlighted with a blue border. It includes fields for 'Participant number' (with a 'don't remember my participant number' link) and 'Password' (with a 'forgot my password' link). Below the form are 'Log in' and 'Login problems?' buttons. At the bottom, there is a link for 'You don't have an account? create an account'. On the right, a banner features a man with a beard and headphones sitting on a sofa with a laptop. The banner text reads: 'We have changed from NN Investment Partners TFI to Goldman Sachs TFI. What does the brand change mean for our clients? Learn more'. The top right corner shows a 'YOU NEED HELP?' section with the phone number '801 690 555' and a 'Zmień na Polski' button. The bottom of the page contains a footer with links for 'Legal Notice of the Funds', 'Legal Notice of the Transaction Service', 'Cookie policy', and 'Personal details'.

Login data recovery

Forgot Participant number?

Check if there are any messages from Goldman Sachs TFI S.A. in your mailbox regarding GSTFI24.pl (also check the "Spam" folder) or contact the hotline.

Forgot password?

If you have forgotten your password or have locked your account with several failed login attempts, we recommend using the "I forgot my password" option. Complete your details and the series and number of your identity document.

After successful data verification, you will receive a message with a one-time password, thanks to which you will unlock access or reset your password. You will receive a message on the phone number provided during registration.

Never logged in to GSTFI24.pl?

If you do not have a PIN code for the first login, contact the hotline and order a new PIN. The "I forgot my password" option will only work if there has been at least one successful login.

[← Back](#)

Password reset

After successful verification of your details, we will send you a message with one-time password to reset your password.

[I want to reset my password by phone](#)

[I don't remember my participant number](#)

I do not have a PESEL number

Mother's maiden name
ⓘ Unavailable option for PPE, PPK and PPI clients

ID card

Passport

Next

Orders available in the GS TFI24 service

1. Change of personal details ([slide 5](#))
2. Change of contact details ([slide 10](#))
3. Change of the method of sending transaction confirmations ([slide 14](#))
4. Change of bank account number ([slide 18](#))
5. Add / Change Beneficiaries ([slide 23](#))
6. Add / Change additional contribution ([slide 27](#))
7. Change in contribution allocation ([slide 32](#))
8. Conversion ([slide 37](#))
9. Withdrawal of funds ([slide 44](#))
10. Transfer withdrawal ([slide 50](#))
11. Termination of participation in the PPE ([slide 56](#))

1

Change of personal details

Change of personal details – step 1

Go to the "Profile Settings" tab in the upper right corner of the service.

The screenshot displays the Goldman Sachs Asset Management user interface. On the left is a dark navigation sidebar with the following menu items: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language switcher for Polish. The main content area shows a dashboard for user MARIANNA TEST. At the top right, there is a 'Dark mode' toggle and a shopping cart icon. The dashboard includes a 'YOUR ENTIRE WALLET' section with a total value of 450,829,10 PLN, a 22.93% increase (+84,098,84 PLN), and sub-sections for Retirement Pension (127,588,89 PLN, +46.37%) and Investments (323,240,21 PLN, +15.62%). A 'WALLET STRUCTURE' donut chart shows 28% Retirement Pension and 72% Investments. At the bottom is a 'TIME CHART' for 'RECENT WALLET VALUATION 12.10.2020' with a 5-year view. A dropdown menu is open in the top right corner, showing 'Profile settings' (highlighted with a blue box and a blue arrow) and 'Logout'.

Change of personal details – step 2

Choose „Manage” in the PPE section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left, the logo 'Goldman Sachs' and 'Asset Management' are visible. On the top right, there is a 'Dark mode' toggle, a shopping cart icon, and the user name 'MARIANNA TEST'. Below the header, there is a 'Back' link. The main content area starts with a greeting 'Hello, MARIANNA' and a sub-header 'Product settings'. Underneath, there is a brief instruction: 'Manage your data on individual products. Select the product which data you want to view or edit.' Below this instruction, there are four product cards. The first card is 'Investment funds, IKE, IKZE' with participant number '67119026'. The second card is 'PPE' with participant number '99313418'. The third card is 'PPI' with participant number '99020822'. The fourth card is 'PPK' with participant number '99324373'. Each card has a 'Manage >' button at the bottom. The 'Manage >' button for the 'PPE' card is highlighted with a blue rectangular box, and a large blue arrow points to it from the right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Change of personal details – step 3

In the "User Details" tab, you can change the previously entered name.

User details

Full name MARIANNA TEST

Edit



- Click on „EDIT”
- Change your details
- Click on „SAVE”

User details

Name
MARIANNA

* You cannot edit the names

Middle name

Surname
TEST

Cancel

Save



The change will be visible in the service after acceptance by the Employer.

Change of personal details – step 4

Go to the "Documents" tab, where you can update your ID and tax residency information.

- Click on „EDIT”
- Change your details
- Click on „SAVE”

Contact details		
Documents		
PESEL number	*****	Show
Date of birth	*****	Show
Sex	Female	
ID type	*****	Show Edit
Citizenship	*****	Show
Country of tax residence		
Status of tax residence	Resident	Edit

ID TYPE

ID card Passport Resident card Other

ID card series and number
AAR381984

2

Change of contact details

Change of contact details – step 1

Go to the "Profile Settings" tab in the upper right corner of the service.

The screenshot displays the Goldman Sachs Asset Management user interface. On the left is a dark navigation sidebar with the following menu items: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language switcher for Polish. The main content area shows a dashboard for user MARIANNA TEST. At the top right, there is a 'Dark mode' toggle and a shopping cart icon. The dashboard includes a 'YOUR ENTIRE WALLET' section with a total value of 450,829,10 PLN, a performance gain of +22,93% (+84,098,84 PLN), and a breakdown into Retirement Pension (127,588,89 PLN, +46,37%) and Investments (323,240,21 PLN, +15,62%). A 'WALLET STRUCTURE' donut chart shows 28% Retirement Pension and 72% Investments. Below this is a 'TIME CHART' for 'RECENT WALLET VALUATION 12.10.2020' with a 5-year view. A dropdown menu is open in the top right corner, showing 'Profile settings' (highlighted with a blue box and a blue arrow) and 'Logout'.

Change of contact details – step 2

Choose „Manage” in the PPE section.

The screenshot displays the Goldman Sachs Asset Management user interface. At the top left, the logo for Goldman Sachs Asset Management is visible. On the top right, there are options for 'Dark mode', a shopping cart icon, and the user name 'MARIANNA TEST'. Below the header, a 'Back' link is present. The main heading is 'Hello, MARIANNA', followed by the text 'Here you can change the data you entered during registration.' The section is titled 'Product settings' with the instruction 'Manage your data on individual products. Select the product which data you want to view or edit.' There are four product cards: 'Investment funds, IKE, IKZE', 'PPE', 'PPI', and 'PPK'. Each card shows a 'PARTICIPANT NUMBER' and a 'Manage >' button. The 'PPE' card's 'Manage >' button is highlighted with a blue box and a blue arrow pointing to it from the right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Change of contact details – step 3

- Click on „EDIT”
- Change your details
- Click on „SAVE”

Contact details ^

Address of residence	*****	Show Edit
Mailing address	*****	Show Edit
Email address	*****	Show Edit
Mobile phone	*****	Show Edit



The change will be visible in the service after acceptance by the Employer.

3

Change of the method of sending transaction confirmations

Change of the method of sending transaction confirmations – step 1

Go to the "Profile Settings" tab in the upper right corner of the service.

The screenshot displays the Goldman Sachs Asset Management dashboard for user MARIANNA TEST. The interface includes a dark sidebar on the left with navigation options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, and Ratings. At the bottom of the sidebar is a language selector for Polish. The main content area shows a valuation date of 2020-10-12 and a dark mode toggle. The dashboard is divided into three main sections: 'YOUR ENTIRE WALLET' showing a total value of 450,829,10 PLN with a 22.93% increase; 'WALLET STRUCTURE' with a donut chart showing 28% Retirement Pension and 72% Investments; and 'TIME CHART' showing performance trends from July 2018 to September 2020. A dropdown menu in the top right corner, titled 'MARIANNA TEST', has 'Profile settings' highlighted with a blue box and a blue arrow pointing to it from the right.

Change of the method of sending transaction confirmations – step 2

Choose „Manage” in the PPE section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left is the logo and "Asset Management". At the top right are "Dark mode" (disabled), a shopping cart icon, and the user name "MARIANNA TEST". Below the header is a "Back" link. The main content area starts with a greeting "Hello, MARIANNA" and a sub-header "Product settings" with the instruction "Manage your data on individual products. Select the product which data you want to view or edit." There are four product cards: "Investment funds, IKE, IKZE", "PPE", "PPI", and "PPK". Each card displays a "PARTICIPANT NUMBER" and a "Manage >" button. The "PPE" card's "Manage >" button is highlighted with a blue box and a blue arrow pointing to it from the right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Change of the method of sending transaction confirmations – step 3

- Click on „EDIT”
- Change your details
- Click on „SAVE”

Contact details

Address of residence	*****	Show Edit
Mailing address	*****	Show Edit
Email address	*****	Show Edit
Mobile phone	*****	Show Edit
Transaction confirmation	Paper confirmation (sent to mailing address), frequency: annually	Edit

TRANSACTION CONFIRMATION

TRANSACTION CONFIRMATION

eConfirmation via email Paper confirmation (sent to the mailing address)

The change will be visible in the service after acceptance by the Employer.

4

Change of bank account number

Change of bank account number – step 1

Go to the "Profile Settings" tab in the upper right corner of the service.

The screenshot displays the Goldman Sachs Asset Management dashboard for user MARIANNA TEST. The interface includes a dark sidebar on the left with navigation options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, and Ratings. At the bottom of the sidebar is a language selector for Polish. The main content area shows a valuation date of 2020-10-12 and a dark mode toggle. The dashboard is divided into three main sections: 1. 'YOUR ENTIRE WALLET' showing a total value of 450,829,10 PLN, with sub-sections for Retirement Pension (127,588,89 PLN) and Investments (323,240,21 PLN). 2. 'WALLET STRUCTURE' featuring a donut chart where Investments account for 72% and Retirement Pension for 28%. 3. 'TIME CHART' showing a line graph of 'RECENT WALLET VALUATION 12.10.2020' from July 2018 to September 2020, with tabs for '5 YEARS' and 'ALL'. A dropdown menu in the top right corner, titled 'MARIANNA TEST', has 'Profile settings' highlighted with a blue box and a blue arrow pointing to it from the right.

Change of bank account number – step 2

Choose „Manage” in the PPE section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left is the logo and "Asset Management". At the top right are "Dark mode" (disabled), a shopping cart icon, and the user name "MARIANNA TEST". Below the header is a "Back" link. The main heading is "Hello, MARIANNA" with a subtext "Here you can change the data you entered during registration." The section is titled "Product settings" with a subtext "Manage your data on individual products. Select the product which data you want to view or edit." There are four product cards: "Investment funds, IKE, IKZE", "PPE", "PPI", and "PPK". Each card displays a "PARTICIPANT NUMBER" and a "Manage >" link. The "PPE" card's "Manage >" link is highlighted with a blue box and a blue arrow pointing to it from the right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Change of bank account number – step 3

- Click on „EDIT”
- Change your details
- Click on „SAVE”

Bank account ^

Bank account number	43255059954491304097948498		Edit
Bank name	test		
Currency	PLN		

The change will be visible in the service after acceptance by the Employer.

Change of bank account number – step 4

1. Confirm with an SMS code.
2. Make a **verification transfer** to complete the process of adding or changing a bank account. You will receive information about the transfer in a message sent to the e-mail address assigned to your account.

Bank account number
43 2550 5995 4491 3040 9794 8498

Currency
PLN

Bank name and address
test

Important! Verification of a new bank account based on a verification transfer.
The bank account number will be changed after confirming your identity and the validity of the new bank account through a verification transfer.
We will inform you about the next steps after the transfer order is approved and in an email. **Remember that you must be the owner of the indicated bank account.**

To approve the order, you must authorize it with an SMS code.

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code ←

5

Add / Change Beneficiaries

Add / Change Beneficiaries – step 1

Go to the "Profile Settings" tab in the upper right corner of the service.

The screenshot displays the Goldman Sachs Asset Management dashboard for user MARIANNA TEST. The interface includes a dark sidebar on the left with navigation options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language switcher (Zmień na Polski). The main content area shows a valuation date of 2020-10-12 and a dark mode toggle. The dashboard is divided into three main sections: 1. 'YOUR ENTIRE WALLET' showing a total value of 450,829,10 PLN, with sub-sections for Retirement Pension (127,588,89 PLN) and Investments (323,240,21 PLN). 2. 'WALLET STRUCTURE' featuring a donut chart and a legend indicating 28% Retirement Pension and 72% Investments. 3. 'TIME CHART' showing a line graph of 'RECENT WALLET VALUATION 12.10.2020' from July 2018 to September 2020, with tabs for '5 YEARS' and 'ALL'. A dropdown menu in the top right corner, titled 'MARIANNA TEST', has 'Profile settings' highlighted with a blue box and a blue arrow pointing to it from the right. The 'Logout' option is also visible below it.

Add / Change Beneficiaries – step 2

Choose „Manage” in the PPE section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left is the logo and "Asset Management". At the top right are "Dark mode" (disabled), a shopping cart icon, and the user name "MARIANNA TEST". Below the header is a "Back" link. The main heading is "Hello, MARIANNA" with a subtext "Here you can change the data you entered during registration." The section is titled "Product settings" with the instruction "Manage your data on individual products. Select the product which data you want to view or edit." There are four product cards: "Investment funds, IKE, IKZE", "PPE", "PPI", and "PPK". Each card displays a "PARTICIPANT NUMBER" and a "Manage >" button. The "PPE" card's "Manage >" button is highlighted with a blue box and a blue arrow pointing to it from the right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Add / Change Beneficiaries – step 3

In the "Beneficiaries" tab, you can add / remove a Beneficiary or edit their data.

- Choose „Add Beneficiary” if you want to add another person
- Choose „Edit” if you want to change personal details of a beneficiary
- Click on Save

Bank account

Beneficiaries

Add your family members to the beneficiaries.

PPE No beneficiaries defined

Add beneficiary

Statements

6

Change additional contribution

Change additional contribution – step 1

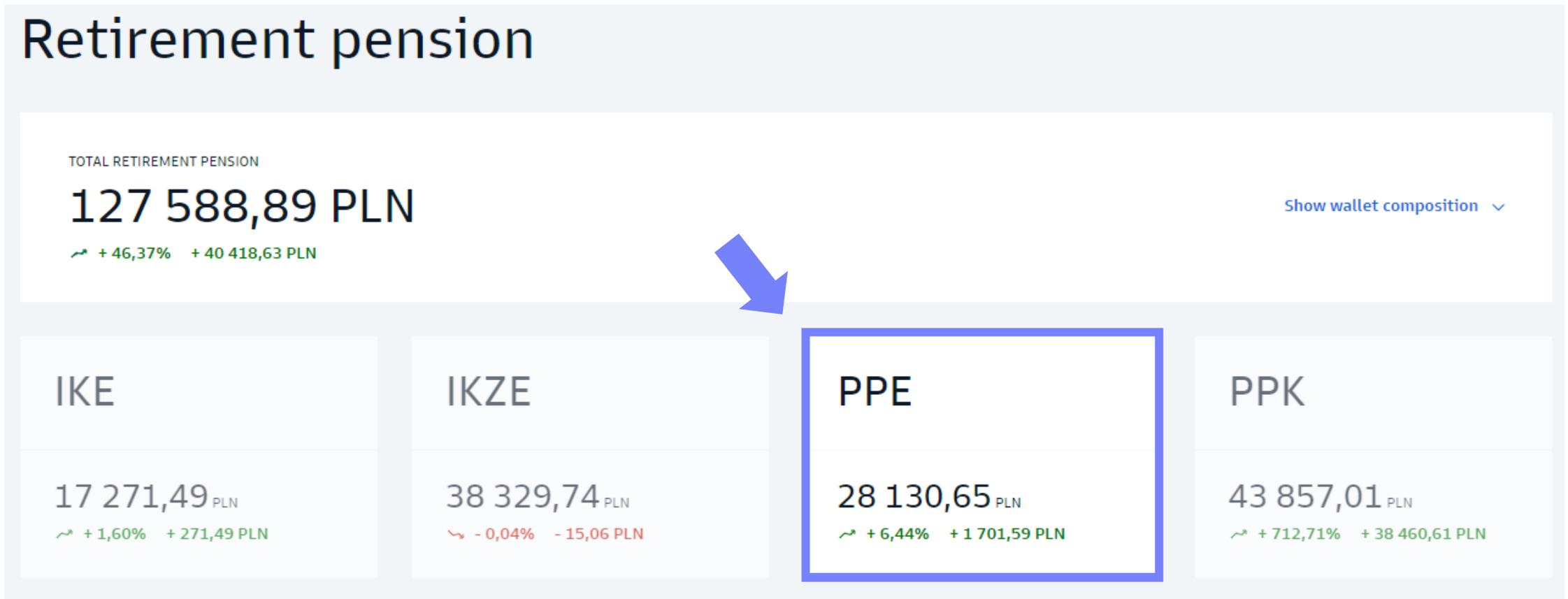
Go to „Retirement pension” tab from the sidebar on the left side.

The screenshot shows the Goldman Sachs Asset Management interface. On the left sidebar, the 'Retirement pension' tab is highlighted with a blue border and a blue arrow points to it. The main content area displays the following information:

- Valuation date:** 2020-10-12
- Dark mode:** Toggle is off.
- User:** MARIANNA TEST
- Profile settings:** Available in the user menu.
- Logout:** Available in the user menu.
- YOUR ENTIRE WALLET:** 450 829,10 PLN, with a +22,93% change (+84 098,84 PLN).
- RETIREMENT PENSION:** 127 588,89 PLN, with a +46,37% change (+40 418,63 PLN).
- INVESTMENTS:** 323 240,21 PLN, with a +15,62% change (+43 680,21 PLN).
- WALLET STRUCTURE:** A donut chart showing RETIREMENT PENSION at 28% and INVESTMENTS at 72%.
- TIME CHART:** A line chart showing the recent wallet valuation from Jul '18 to Sep '20. The chart is set to '5 YEARS' and shows two lines: INVESTMENTS (blue) and RETIREMENT PENSION (black). The y-axis ranges from 0 to 90k.

Change additional contribution – step 2

Choose the „PPE” tab.



Change additional contribution – step 3

Select the "Additional orders" and then "Change / cancellation of additional contribution amount".

VALUE

28 130,65 PLN

↗ +6,44% +1 701,59 PLN

[Primary register](#) [Additional register](#)

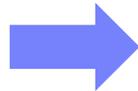
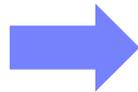
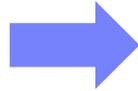
Additional orders ▾

- Change in allocation of contributions
- Change/cancellation of additional contribution amount**
- Payout available for clients of 55 years of age or older
- Transfer payout
- Resignation

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF CONTRIBUTIONS	RATE OF RETURN: 12M ▼	
OBLIGACJI • A LOW RISK CLASS					
Goldman Sachs Obligacjami	11 886,86 PLN	49,52%	50,00%	↗ +13,50%	Orders ▾
dawniej NN Obligacjami	+ 672,35 PLN				
Learn more >	33,630958 p.u. (W)				

Change additional contribution – step 4

- Enter the amount of the additional contribution or cancel its payment
- Confirm the order with an SMS code



Change the additional contribution

THE CURRENT VALUE OF THE ADDITIONAL CONTRIBUTION
1 000,00 PLN

Determine the amount that will be additionally deducted from your remuneration to your additional register in PPE.

The limit of the additional contribution in PPE for 2023 is **31 207,50 PLN** (for example, you can declare **2 600,62 PLN/mo.**).

Amount of the monthly additional contribution. PLN

1 000,00

Cancel an additional contribution

STATEMENTS

I authorize my employer to calculate the additional contribution, deduct it from my after-tax remuneration, after including deductions resulting from legal regulations, and transfer it to the additional account, **counting from the month:**

CONFIRM YOUR ORDER WITH SMS CODE

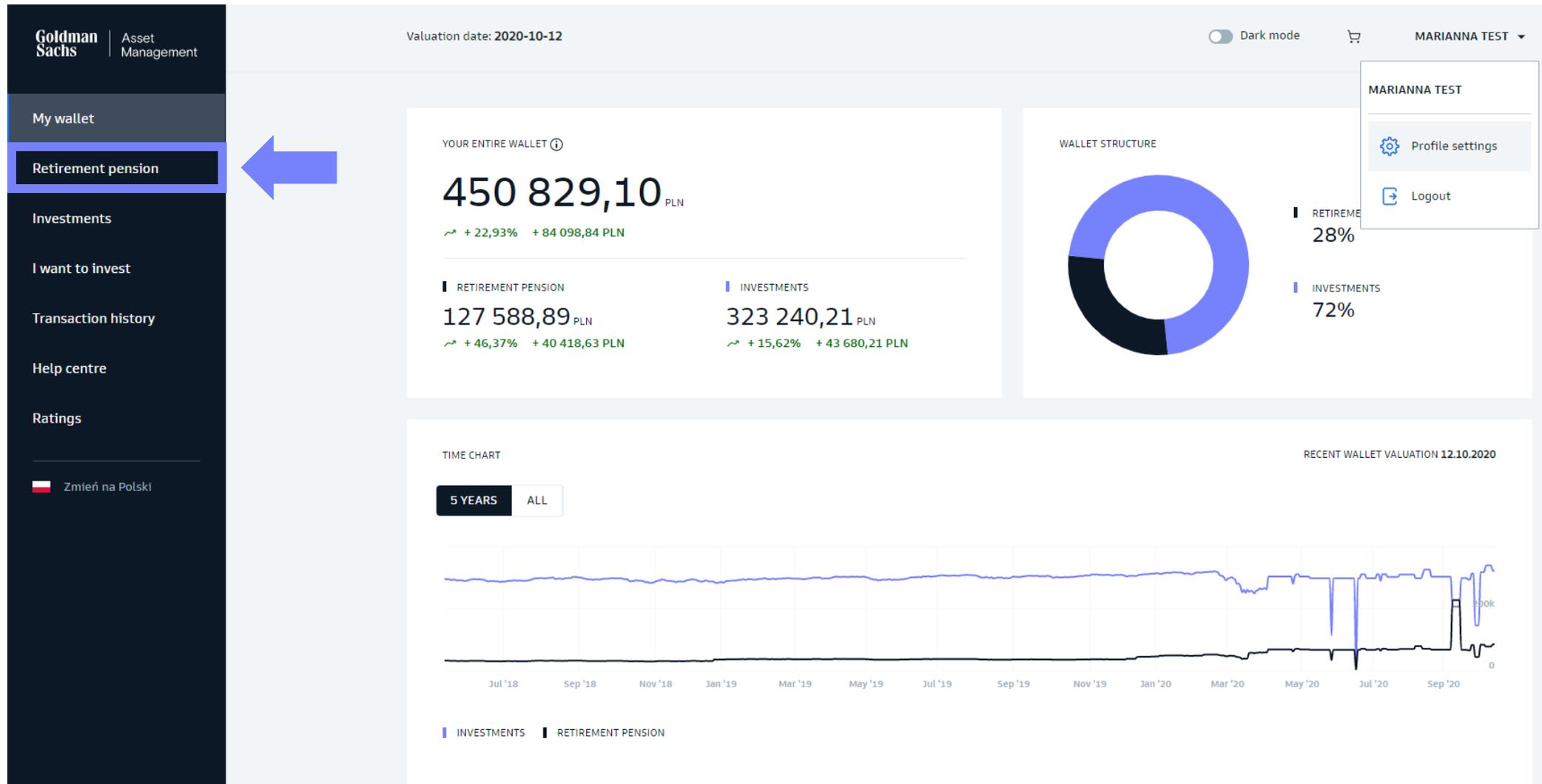
You have not received a message? [Send it again](#)

7

Change in contribution allocation

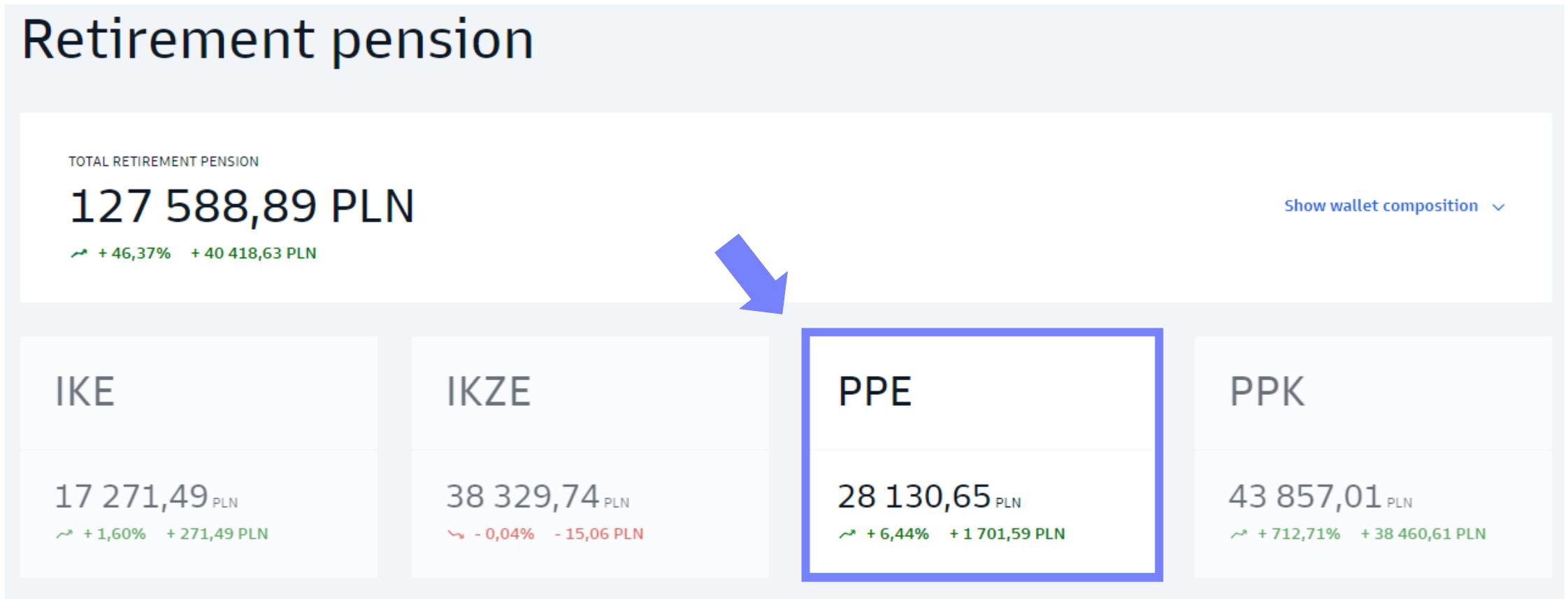
Change in contribution allocation – step 1

Go to „Retirement pension” tab from the sidebar on the left side.



Change in contribution allocation – step 2

Choose the „PPE” tab.



Change in contribution allocation – step 3

Select the "Additional orders" and then "Change / cancellation of additional contribution amount".

The screenshot shows a financial dashboard. At the top left, the total value is 28,130.65 PLN, with a green arrow indicating a 6.44% increase of 1,701.59 PLN. Below this, there are tabs for 'Primary register' and 'Additional register'. A dropdown menu is open under 'Additional orders', with 'Change in allocation of contributions' selected. Other options include 'Change/cancellation of additional contribution amount', 'Payout' (with a note 'available for clients of 55 years of age or older'), 'Transfer payout', and 'Resignation'. Below the menu is a table of fund allocations.

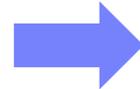
FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF CONTRIBUTIONS	RATE OF RETURN: 12M ▼
OBLIGACJI • A LOW RISK CLASS				
Goldman Sachs Obligacj dawniej NN Obligacj	11 886,86 PLN + 672,35 PLN 33,630958 p.u. (W)	49,52%	50,00%	+ 13,50%

Change in contribution allocation – step 4

- Select the sub-fund(s) to which you want to transfer your funds so that they add up to 100%
- Confirm the order with an SMS code

Important!

The change in premium allocation applies only to future premiums and does not affect the allocation of funds accumulated so far.



Change allocation of contributions

ALLOCATION TYPE
Individual allocation of contributions

	Goldman Sachs Obligacji	50	%	
	Goldman Sachs Obligacji Rynków Wschodzących (Waluta Lokalna)	50	%	

[+ Add another fund](#)

CONFIRM YOUR ORDER WITH SMS CODE

You have not received a message? [Send it again](#)

8

Conversion of accumulated funds

Conversion – step 1

Go to „Retirement pension” tab from the sidebar on the left side.

Goldman Sachs | Asset Management

Valuation date: 2020-10-12

Dark mode

MARIANNA TEST

My wallet

Retirement pension

Investments

I want to invest

Transaction history

Help centre

Ratings

Zmień na Polski

YOUR ENTIRE WALLET

450 829,10 PLN

+22,93% +84 098,84 PLN

RETIREMENT PENSION 127 588,89 PLN +46,37% +40 418,63 PLN

INVESTMENTS 323 240,21 PLN +15,62% +43 680,21 PLN

WALLET STRUCTURE

RETIREMENT PENSION 28%

INVESTMENTS 72%

TIME CHART

RECENT WALLET VALUATION 12.10.2020

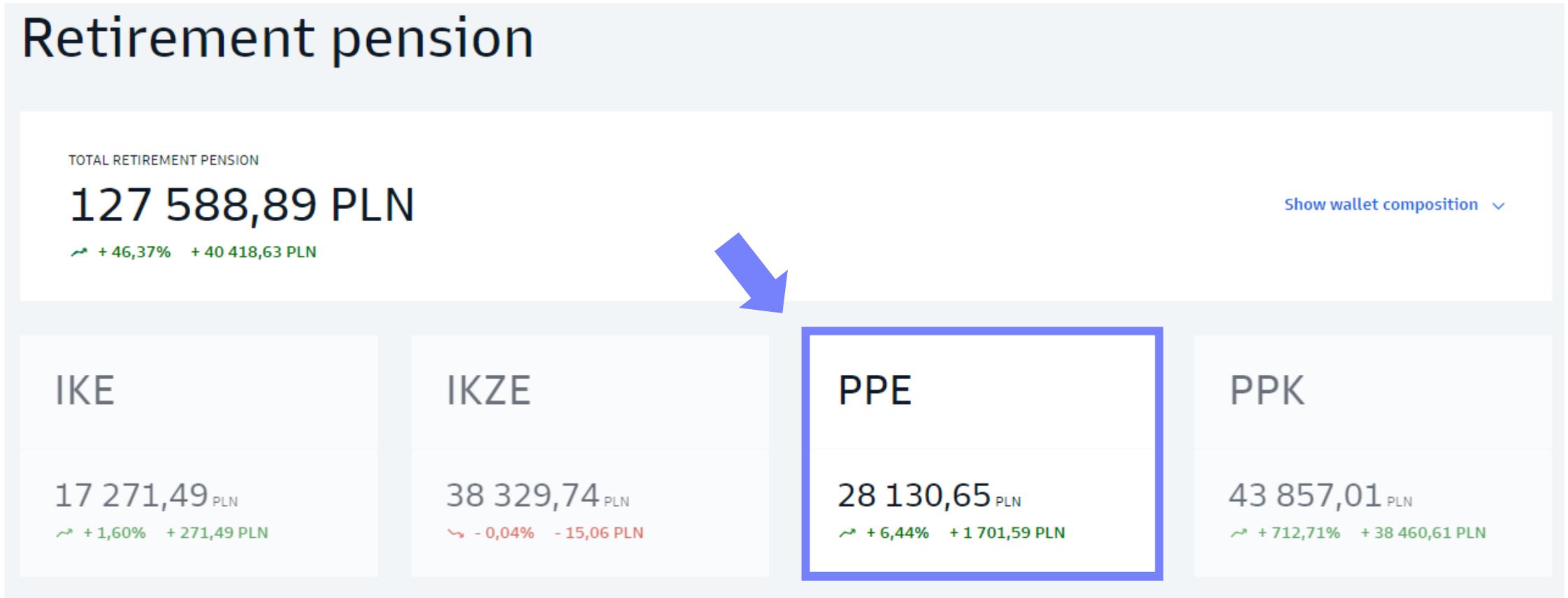
5 YEARS ALL

Jul '18 Sep '18 Nov '18 Jan '19 Mar '19 May '19 Jul '19 Sep '19 Nov '19 Jan '20 Mar '20 May '20 Jul '20 Sep '20

INVESTMENTS RETIREMENT PENSION

Conversion – step 2

Choose the „PPE” tab.



Conversion – step 3

Select the „Change/conversion”.

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF CONTRIBUTIONS	RATE OF RETURN: 12M ▼	
<p>OBLIGACJI ▀ A LOW RISK CLASS</p> <p>Goldman Sachs Obligacj</p> <p>dawniej NN Obligacj</p> <p>Learn more ></p>	<p>1 005,57 PLN</p> <p>+ 5,57 PLN</p> <p>2,769086 p.u. (T)</p>	<p>100,00%</p>	<p>100,00%</p>	<p>+ 11,87%</p> 	<p>Orders ^</p> <p>Change/conversion</p>



Conversion – step 4

Select the method of conversion, and then enter the value in the form of the number of participation units or the amount in PLN.

Place an change/conversion order

YOU CHANGE/CONVERT FROM



Goldman Sachs Obligacji

[Change](#)

THE VALUE OF YOUR REGISTER AS OF 16.10.2020

1 005,57 PLN | 2,769086 J.U.

CHANGE/CONVERSION VALUE



For the amount of

0,00

PLN



per the number of participation units



Entire fund register

Next

Place an change/conversion order

YOU CHANGE/CONVERT FROM



Goldman Sachs Obligacji

[Change](#)

THE VALUE OF YOUR REGISTER AS OF 16.10.2020

1 005,57 PLN | 2,769086 J.U.

CHANGE/CONVERSION VALUE



For the amount of

1 000,00

PLN



per the number of participation units



Entire fund register

Next

Conversion – step 5

Select your preferred fund from the drop-down list to which you want your funds to be transferred, then click "Summary"

YOU CHANGE/CONVERT FROM
Goldman Sachs Obligacji [Change](#)

CHANGE/CONVERSION VALUE
1 000,00 PLN [Change](#)

CHANGE/CONVERT TO
Select fund [See the detailed fund list](#)

Summary

Important!

The exchange / conversion applies only to the funds accumulated so far and does not affect the allocation of subsequent payments.

Conversion – step 6

Click "Confirm with SMS code", enter the received code and confirm.

YOU CHANGE FROM

 Goldman Sachs Obligacji [Change](#)

CHANGE VALUE

1 000,00 PLN [Change](#)

YOU CHANGE TO

 Goldman Sachs Akcji [Change](#)

KEY INFORMATION

I want to receive Key Information (KID):

Online
Key Information for your selected funds are available [here](#).
You can obtain a paper copy of the Key Information free of charge from our office in Warsaw ([address](#)).

I got acquainted with the Key Information (KID) via the website.

Paper copy (our office in Warsaw)

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

[Confirm with SMS code](#)

YOU CHANGE FROM

 Goldman Sachs Obligacji

CHANGE VALUE

1 000,00 PLN

YOU CHANGE TO

 Goldman Sachs Akcji

KEY INFORMATION

I want to receive Key Information (KID):

Online
Key Information for your selected funds are available [here](#).
You can obtain a paper copy of the Key Information free of charge from our office in Warsaw ([address](#)).

I got acquainted with the Key Information (KID) via the website.

Paper copy (our office in Warsaw)

CONFIRM YOUR ORDER WITH SMS CODE

[Confirm](#)

You have not received a message? [Send it again](#)

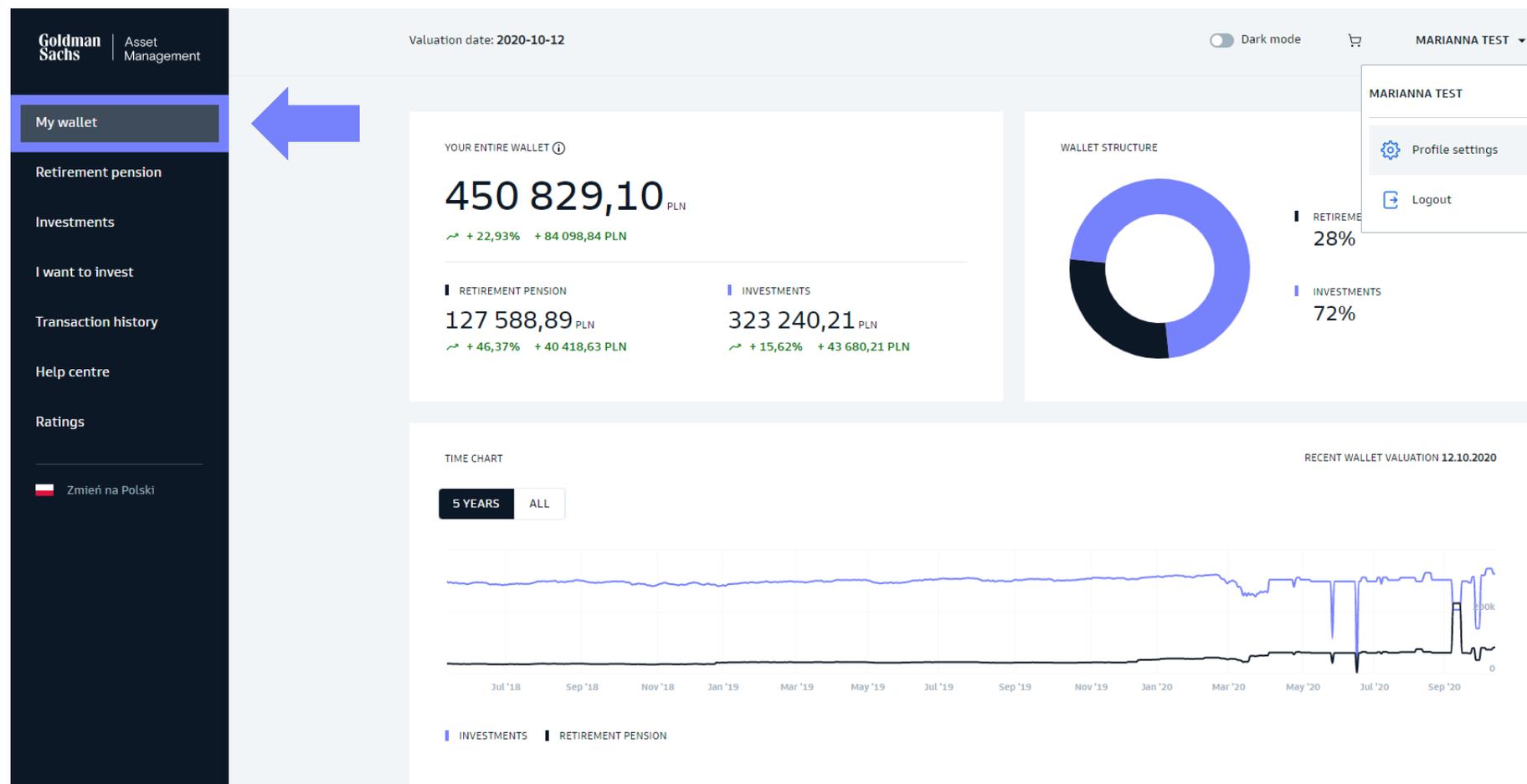
9

Withdrawal of funds

Withdrawal of funds – step 1

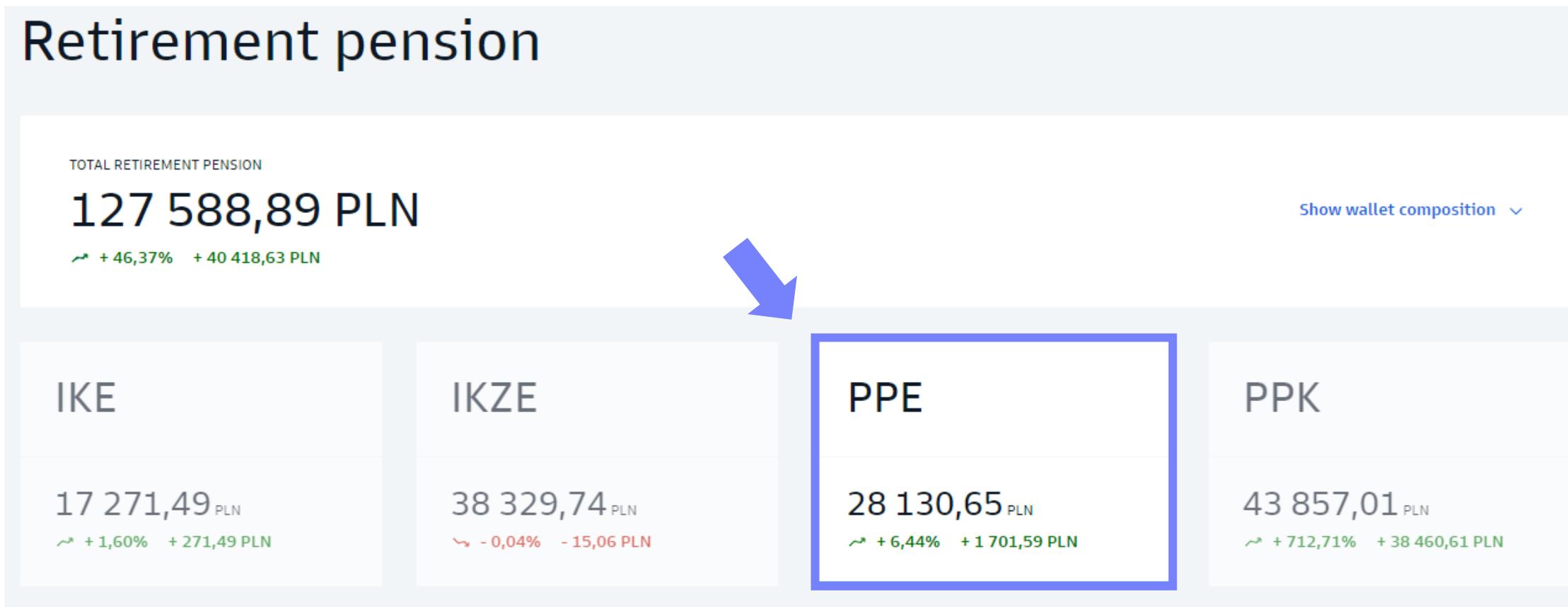
Go to „Retirement pension” tab from the sidebar on the left side.

Withdrawal is possible after the age of 55 and acquiring the right to early retirement or after reaching the age of 60.



Withdrawal of funds – step 2

Choose the „PPE” tab.



Withdrawal of funds – step 3

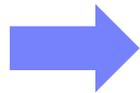
Select the "Additional orders" and then „Payout”.

The screenshot shows a fund management interface for 'PPE'. At the top left, the fund name 'PPE' is displayed. Below it, the current value is '28 130,65 PLN', with a green upward arrow indicating a +6,44% increase of +1 701,59 PLN. There are two tabs: 'Primary register' (selected) and 'Additional register'. A blue arrow points from the 'Additional orders' dropdown menu to the 'Payout' option. The dropdown menu is open, showing options: 'Change in allocation of contributions', 'Change/cancellation of additional contribution amount', 'Payout' (highlighted with a blue border), 'Transfer payout', and 'Resignation'. Below the dropdown, a table lists fund details.

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF CONTRIBUTIONS	RATE OF RETURN: 12M ▼	
OBLIGACJI • A LOW RISK CLASS					
Goldman Sachs Obligacj dawniej NN Obligacj	11 886,86 PLN + 672,35 PLN 33,630958 p.u. (W)	49,52%	50,00%	+ 13,50% 	Orders ▼
Learn more >					

Withdrawal of funds – step 4

- If you want to withdraw funds from PPE after turning 55 you must provide the employer with a decision from ZUS (in the original) on granting the right to early retirement.
- Choose the preferred form of withdrawal: one-time payout or in the form of instalments (in this option, additionally indicate the installment amount and frequency).
- Indicate the date of payment.



Place payout order

! Payout of funds results in termination of participation in the program.

! You are under 60 years of age. In order to make the payment, it will be necessary to provide the employer with original copy the ZUS decision on granting the right to retirement pension.

PAYOUT TYPE

One-time payout
Payout of all participation units accumulated under PPE.

Instalment payout
The payment can be full or in instalments (annual, semi-annual, quarterly, monthly). Choose the instalment amount (min. PLN 100)

Next



Withdrawal of funds – step 5

Check if the account number is correct and select "Confirm with SMS code"

and then enter the received SMS code and click "Confirm".

Place payout order

PAYOUT TYPE Change

One-time payout Payment date: 18.05.2023

BANK ACCOUNT ⓘ

Bank account number **92 1807 1799 6812 8849 5272 2330**

Account owner **Marianna**

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code



Place payout order

PAYOUT TYPE

One-time payout Payment date: 18.05.2023

BANK ACCOUNT ⓘ

Bank account number **92 1807 1799 6812 8849 5272 2330**

Account owner **Marianna**

CONFIRM YOUR ORDER WITH SMS CODE

Confirm

You have not received a message? [Send it again](#)

10

Transfer withdrawal

Transfer withdrawal – step 1

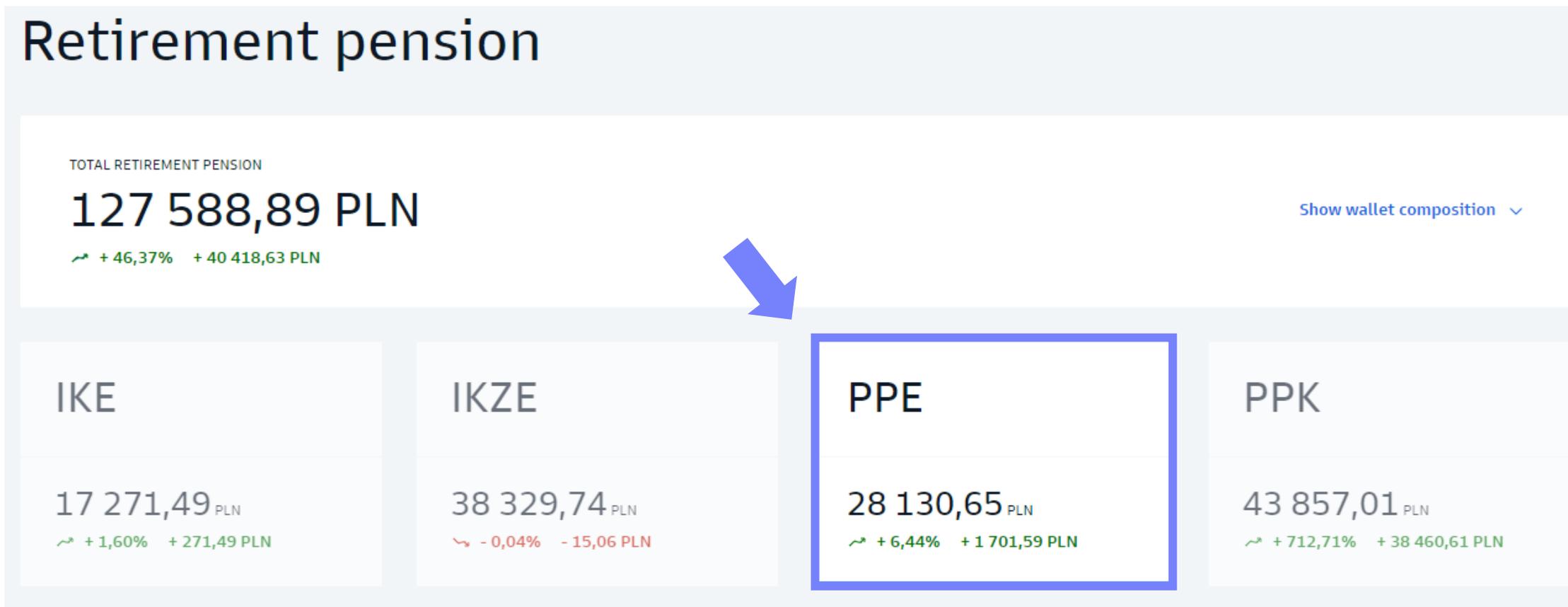
Go to „Retirement pension” tab from the sidebar on the left side.

The screenshot shows the Goldman Sachs Asset Management interface. On the left sidebar, the 'Retirement pension' tab is highlighted with a blue border and a blue arrow points to it. The main content area displays the following information:

- Valuation date:** 2020-10-12
- Dark mode:** Toggle is off.
- User:** MARIANNA TEST
- Profile settings:** Available via a gear icon.
- Logout:** Available via a door icon.
- YOUR ENTIRE WALLET:** 450 829,10 PLN, with a +22,93% change (+84 098,84 PLN).
- RETIREMENT PENSION:** 127 588,89 PLN, with a +46,37% change (+40 418,63 PLN).
- INVESTMENTS:** 323 240,21 PLN, with a +15,62% change (+43 680,21 PLN).
- WALLET STRUCTURE:** A donut chart showing RETIREMENT PENSION at 28% and INVESTMENTS at 72%.
- TIME CHART:** A line chart showing the recent wallet valuation from Jul '18 to Sep '20. The chart includes a legend for INVESTMENTS (blue) and RETIREMENT PENSION (black).

Transfer withdrawal – step 2

Choose the „PPE” tab.



Transfer withdrawal – step 3

Select the "Additional orders" and then „Transfer payout”.

PPE

VALUE

28 130,65 PLN

↗ + 6,44% + 1 701,59 PLN

[Primary register](#) [Additional register](#)

Additional orders ^

- Change in allocation of contributions
- Change/cancellation of additional contribution amount
- Payout available for clients of 55 years of age or older
- Transfer payout**
- Resignation

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF CONTRIBUTIONS	RATE OF RETURN: 12M ▼	
OBLIGACJI • A LOW RISK CLASS					
Goldman Sachs Obligacj	11 886,86 PLN	49,52%	50,00%	↗ + 13,50%	Orders ▼
dawniej NN Obligacj	+ 672,35 PLN				
Learn more >	33,630958 p.u. (W)				

Transfer withdrawal – step 4

1. Check:

- IKE if you transfer funds to an individual retirement account (IKE),
- PPE if you are transferring to another PPE program.

2. Enter the full name of the company/institution to which the funds will be transferred.

3. Enter the number of the bank account to which the Transfer Withdrawal is to be made. You will find this number on the confirmation of accession to IKE or PPE.

4. Enter the name of the bank where the above bank account is located.

Important!

Provide your former employer with the original confirmation of accession to IKE or PPE so that the Transfer Payment can be made.



Place transfer payout order

The order shall be only processed if your employment with the employer running the PPE from which you wish to make a transfer is terminated.

I hereby submit a Transfer Payout instruction for all funds accumulated under the PPE:

To IKE

To another institution operating my PPE

ACCOUNT NUMBER FOR ACCEPTING THE TRANSFER PAYMENT

Bank account number Currency PLN

Bank name and address

The account number can be found on the document confirming the conclusion of the IKE agreement or on the confirmation of joining the new PPE.

STATEMENT

At the same time, I declare that I am aware that in order to make a Transfer Payout, I am required to provide a document confirming the conclusion of the Individual Retirement Account (IKE) agreement/confirmation of joining the Employee Retirement Plan (PPE) to my former Employer.

Next

Transfer withdrawal – step 5

Check if the entered data is correct and select "Confirm with SMS code"

Place transfer payout order

TYPE OF TRANSFER PAYOUT
Transfer payout from PPE to IKE

PAYOUT AMOUNT
All funds accumulated in PPE

NAME OF INSTITUTION
Goldman Sachs TFI S.A.

ACCOUNT NUMBER FOR ACCEPTING THE TRANSFER PAYMENT

Bank account number	30 1050 2413 4543 3416 9571 2068
Bank name	ING Bank Śląski S.A.

STATEMENT

At the same time, I declare that I am aware that in order to make a Transfer Payout, I am required to provide a document confirming the conclusion of the Individual Retirement Account (IKE) agreement/confirmation of joining the Employee Retirement Plan (PPE) to my former Employer.

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code ←

and then enter the received SMS code and click "Confirm".

Place transfer payout order

TYPE OF TRANSFER PAYOUT
Transfer payout from PPE to IKE

PAYOUT AMOUNT
All funds accumulated in PPE

NAME OF INSTITUTION
Goldman Sachs TFI S.A.

ACCOUNT NUMBER FOR ACCEPTING THE TRANSFER PAYMENT

Bank account number	30 1050 2413 4543 3416 9571 2068
Bank name	ING Bank Śląski S.A.

STATEMENT

At the same time, I declare that I am aware that in order to make a Transfer Payout, I am required to provide a document confirming the conclusion of the Individual Retirement Account (IKE) agreement/confirmation of joining the Employee Retirement Plan (PPE) to my former Employer.

CONFIRM YOUR ORDER WITH SMS CODE

Enter SMS code	Confirm
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You have not received a message? [Send it again](#) ←

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Termination of participation in the PPE

Termination of participation in the PPE – step 1

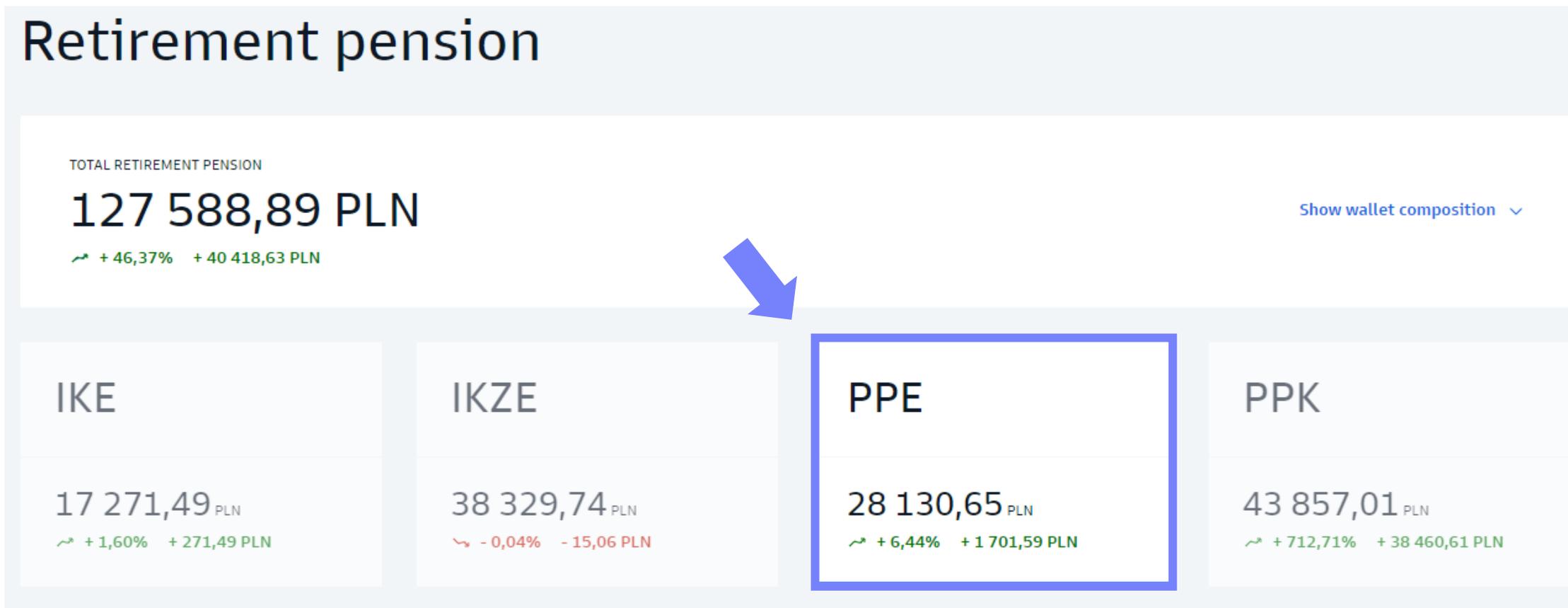
Go to „Retirement pension” tab from the sidebar on the left side.

The screenshot shows the Goldman Sachs Asset Management interface. On the left sidebar, the 'Retirement pension' tab is highlighted with a blue border and a blue arrow points to it. The main content area displays the following information:

- Valuation date:** 2020-10-12
- Dark mode:** Toggle is off.
- User:** MARIANNA TEST
- Profile settings:** Available in the user menu.
- Logout:** Available in the user menu.
- YOUR ENTIRE WALLET:** 450 829,10 PLN, with a +22,93% change (+84 098,84 PLN).
- RETIREMENT PENSION:** 127 588,89 PLN, with a +46,37% change (+40 418,63 PLN).
- INVESTMENTS:** 323 240,21 PLN, with a +15,62% change (+43 680,21 PLN).
- WALLET STRUCTURE:** A donut chart showing RETIREMENT PENSION at 28% and INVESTMENTS at 72%.
- TIME CHART:** A line chart showing the recent wallet valuation from Jul '18 to Sep '20. The chart is set to '5 YEARS' and shows two lines: INVESTMENTS (blue) and RETIREMENT PENSION (black). The y-axis ranges from 0 to 90k.

Termination of participation in the PPE – step 2

Choose the „PPE” tab.



Termination of participation in the PPE – step 3

Select the option "Additional orders" and then "Resignation".

The screenshot displays the PPE interface. At the top left, the title 'PPE' is shown. Below it, the 'VALUE' is prominently displayed as 28 130,65 PLN, with a green upward arrow indicating a +6,44% increase of +1 701,59 PLN. Below the value, there are two tabs: 'Primary register' (selected) and 'Additional register'. To the right, a blue arrow points to a dropdown menu labeled 'Additional orders'. The dropdown menu is open, showing several options: 'Change in allocation of contributions', 'Change/cancellation of additional contribution amount', 'Payout' (with a note 'available for clients of 55 years of age or older'), 'Transfer payout', and 'Resignation'. The 'Resignation' option is highlighted with a blue border. Below the dropdown, another blue arrow points to the 'Resignation' option. The main content area below the tabs is a table with the following columns: 'FUND', 'VALUE OF FUNDS', 'ALLOCATION OF FUNDS', 'ALLOCATION OF CONTRIBUTIONS', and 'RATE OF RETURN: 12M'. The table contains one row for 'Goldman Sachs Obligacj' (part of the 'OBLIGACJI • A LOW RISK CLASS'). The value of funds is 11 886,86 PLN (+672,35 PLN), with 33,630958 p.u. (W) units. The allocation of funds is 49,52% and the allocation of contributions is 50,00%. The rate of return is +13,50%. A 'Learn more' link and an 'Orders' dropdown are also visible.

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF CONTRIBUTIONS	RATE OF RETURN: 12M ▼
OBLIGACJI • A LOW RISK CLASS Goldman Sachs Obligacj dawniej NN Obligacj Learn more >	11 886,86 PLN + 672,35 PLN 33,630958 p.u. (W)	49,52%	50,00%	+ 13,50%

Termination of participation in the PPE – step 4

Read the information on termination of participation in the Program and select "Confirm with SMS code" to cease contributions from your employer.

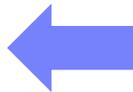
Give up further contributions

Resignation from further contributions means termination of participation in the PPE and **does not result in payout of funds**, but only in the cessation of contributions to the PPE by your employer.

Once the order is placed, no more new contributions will be received, **current funds will be retained**.

To cancel further payments to PPE, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code



Termination of participation in the PPE – step 5

Enter the SMS code and click „Confirm”.

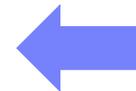
Give up further contributions

Resignation from further contributions means termination of participation in the PPE and **does not result in payout of funds**, but only in the cessation of contributions to the PPE by your employer.

Once the order is placed, no more new contributions will be received, **current funds will be retained**.

CONFIRM YOUR ORDER WITH SMS CODE

<input type="text" value="Enter SMS code"/>	<input type="button" value="Confirm"/>
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You have not received a message? [Send it again](#)